

CLAIMS

What is claimed is:

1. A method for providing electronic message authentication comprising:

determining, for a recipient that has been assigned an article, desired sender authentication information that corresponds to sender authentication information that is embodied on the article that has been assigned to the recipient, and which sender identification information can be located on the article by using location information; and

sending an electronic message and both the location information and the desired sender authentication information for the recipient.
2. The method of claim 1 wherein the location information and the sender authentication information includes electronically transmitted data for display on a display device.
3. The method of claim 1 wherein the article issued to the recipient contains sender authentication information that is arranged in rows and columns.
4. The method of claim 1 wherein the article issued to the recipient is a transaction card.
5. The method of claim 4 wherein the sender identification information and location information is affixed to the article.

6. The method of claim 4 wherein the sender identification information and location information are on a member that may be attached to the article.

7. The method of claim 1 wherein the sent location information and desired sender identification information is in the form of a visual filtering pattern and wherein the visual filtering pattern directs the recipient to a location on the article containing the sender authentication information.

8. The method of claim 1 wherein the sent sender identification information is a pointer that directs the recipient to the sender authentication information.

9. The method of claim 8 wherein the sender identification information is a universal resource locator that when followed, takes the recipient to a web page containing the sender authentication information.

10. The method of claim 1 wherein the article is an electronic representation of an article.

11. The method of claim 10 wherein the electronic representation of the article can be displayed so as to be read by a recipient.

12. The method of claim 10 wherein the electronic representation of the article can be accessed by a software application so as to provide the recipient with the sender authentication information located at the location identified by the sent location information.

13. The method of claim 1 including the steps of issuing an article to a recipient wherein the article contains at least:

- (a) sender authentication information that is identifiable by location information;
- (b) location information; and
- (c) an article identifier linked to the recipient.

14. The method of claim 1 further including sending a visual filtering pattern for display to the recipient to allow the recipient to visually determine whether the sender is authentic by placing at least a portion of the expected sender authentication information on the article over the visual filtering pattern displayed on a display screen to determine whether the sent sender authentication information matches sender authentication information embodied on the article that is made visible by the visual filter.

15. A method for providing electronic message authentication comprising:
associating location information and desired sender authentication information with an electronic message for a recipient, wherein the desired sender authentication information corresponds to sender authentication information at the location specified by the location information on an article that has been allocated to the recipient; and

sending the electronic message with the associated location information and desired sender authentication information to the recipient to provide sender authentication to the recipient.

16. The method of claim 15, wherein the location information is associated with the electronic message by inserting it within the electronic message.

17. The method of claim 15, wherein the location information is associated with the electronic message by appending to the electronic message.

18. The method of claim 15, wherein the location information is associated with the electronic message by pre-pending to the electronic message.

19. The method of claim 15 wherein the article allocated to the recipient contains sender authentication information located thereon identifiable by the sent location information.

20. The method of claim 15 including, prior to step of associating, determining, for the recipient that has been allocated the article, desired sender authentication information that corresponds to sender authentication information that is on the article, and which desired sender identification information can be located on the article by using location information.

21. A method for providing electronic message authentication comprising:

for at least one recipient of interest, generating data representing at least one of random and pseudo random sender authentication information and linking sender authentication information to corresponding location information;

storing the sender authentication information and corresponding location information;

issuing an article to the recipient of interest wherein the article contains at least:

(a) sender authentication information identifiable by location information;

(b) an article identifier (serial number) linked to the recipient;

determining which of the stored location information and the corresponding sender authentication information to send to a recipient as desired sender authentication information; and

sending an electronic message and both location information and corresponding desired sender authentication information located at the location identified by the sent location information to the recipient.

22. The method of claim 21 wherein the location information and corresponding desired sender authentication information includes electronically transmitted data for display on a display device.

23. The method of claim 21 wherein the location information on the article is in the form of rows and column identifiers.

24. The method of claim 23 further including sending a visual filtering pattern for display to the recipient to allow the recipient to visually determine whether the sender is

authentic by placing at least a portion of the sender authentication information on the article over the visual filtering pattern displayed on a display screen to determine whether the sent desired sender authentication information matches the authentication information made visible by the visual filtering pattern.

25. The method of claim 21, wherein the article is an electronic representation of the article that can be displayed so as to be read by a recipient.

26. The method of claim 21, wherein the article is an electronic representation of the article that can be accessed by a software application so as to provide the recipient with the sender identification information located at the location identified by the sent location information.

27. The method of claim 21 wherein the article is also a translucent identification member and wherein the visual filtering pattern serves as both the location information and reveals the desired sender authentication information to authenticate the sender and wherein the article is also used to provide recipient authentication and wherein the method includes:

displaying a visual filtering pattern defined such that when the visual filtering pattern is combined with one or more obscured user identifiers located on the translucent identification member, a designated one of the one or more visual identifiers is revealed; and

sending the visually revealed identifier to a translucent identification member authenticator.

28. The method of claim 27 wherein displaying the visual filtering pattern includes indicating an overlay area on the display for overlaying the translucent identification member.

29. A transaction card comprising:

transaction card identification information;

sender authentication information identifiable by location information; and

location information.

30. The transaction card of claim 29 wherein the sender authentication information and location information is on a member that is secured to the transaction card.

31. An apparatus for providing electronic message authentication comprising:

a circuit operative to determine, for a recipient that has been assigned an article, desired sender authentication information that corresponds to sender authentication information that is on the article that has been assigned to the recipient, and which sender identification information can be located on the article by using location information; and

a circuit operative to send an electronic message and both the location information and the desired sender authentication information for the recipient.

32. The apparatus of claim 31 wherein the circuit that is operative to send the electronic message and both the location information and the desired sender authentication information sends the location information in the form of a visual filtering pattern and wherein

the visual filtering pattern directs the recipient to a location on the article containing sender authentication information.

33. The apparatus of claim 31 wherein the sent desired sender identification information is a pointer that directs the recipient to the sender authentication information.

34. The apparatus of claim 33 wherein the pointer is a universal resource locator that when followed, takes the recipient to a web page containing the sender authentication information.

35. The apparatus of claim 31 including a circuit operative to, for at least one recipient of interest, generate data representing at least one of random and pseudo random sender authentication information and linking the sender authentication information to corresponding location information and to store the sender authentication information and corresponding location information and to issue an article to the recipient of interest wherein the article contains at least:

(a) sender authentication information identifiable by location information; and

(b) an article identifier linked to the recipient;

and wherein the circuit is also operative to determine which of the stored location information and the corresponding expected sender authentication information to send to a recipient.

35. A transaction card comprising:

transaction card identification information;
sender authentication information identifiable by location information;
a translucent identification member; and
location information.